14-10221-alg Doc 1 Filed 01/31/14 Entered 01/31/14 02:32:06 Main Document

Pg 1 of 24 B1 (Official Form 1) (04/13) UNITED STATES BANKRUPTCY COURT **VOLUNTARY PETITION** Southern District of New York Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Cooper Mel All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 350 West 50th Street Apt 10 I New York, NY ZIP CODE ZIP CODE 10009 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Manhattan Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Chapter of Bankruptcy Code Under Which Type of Debtor **Nature of Business** the Petition is Filed (Check one box.) (Form of Organization) (Check one box.) (Check one box.) Chapter 7 Chapter 15 Petition for Health Care Business Recognition of a Foreign Single Asset Real Estate as defined in Chapter 9 Individual (includes Joint Debtors) Chapter 11 Main Proceeding See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 15 Petition for Corporation (includes LLC and LLP) Railroad Chapter 12 Z Recognition of a Foreign Stockbroker Chapter 13 Partnership Nonmain Proceeding Commodity Broker Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank Other Nature of Debts Tax-Exempt Entity Chapter 15 Debtors (Check box, if applicable.) (Check one box.) Country of debtor's center of main interests: Debts are primarily consumer ☐ Debts are primarily Debtor is a tax-exempt organization debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Each country in which a foreign proceeding by, regarding, or under title 26 of the United States individual primarily for a Code (the Internal Revenue Code). against debtor is pending: personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Z Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors **Estimated Number of Creditors** \mathbf{Z} 1-49 50-99 100-199 200-999 1,000-5,001-10,001-25,001-50,001-Over 100,000 10,000 25,000 50,000 100,000 5 000 Estimated Assets \$100,000,001 \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 More than \$50,000 \$500,000 to \$10 to \$50 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 to \$100 million million million million million Estimated Liabilities Z \$100,000,001 \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million

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BI (Official Form 1) (04/13	s)	. 01 24	Page 2		
Voluntary Petition (This page must be comple	eted and filed in every case.)	Name of Debtor(s):			
(17ms page mass or comple	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee	t.)		
Location Souther Where Filed:	rn District of New York	Case Number: 11-13190-SHL	Date Filed: 07/01/2011		
Location	ern District of New York	Case Number: 12-12418-SHL	Date Filed: 06/01/2012		
	ling Bankruptcy Case Filed by any Spouse, Partner, or Afi	filiate of this Debtor (If more than one, attach a	additional sheet.)		
Name of Debtor:		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10Q) with the Securities a of the Securities Exchange	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I has informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or of title 11, United States Code, and have explained the relief available under easuch chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/ William H. Salgado Signature of Attorney for Debtor(s) (Date)				
	T71.21.	24 C			
Does the debtor own or ha	Exhib ave possession of any property that poses or is alleged to pose		iblic health or safety?		
1_		•	·		
Yes, and Exhibit C	is attached and made a part of this petition.				
☑ No.					
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.					
Information Regarding the Debtor - Venue					
(Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
☐ There i	is a bankruptcy case concerning debtor's affiliate, general part	tner, or partnership pending in this District.			
no prin	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)					
☐ Land	dlord has a judgment against the debtor for possession of debtor	,	ollowing.)		
(Name of landlord that obtained judgment)					
(Address of landlord)					
☐ Debi entir	tor claims that under applicable nonbankruptcy law, there are are monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be	permitted to cure the		
☐ Deb					
☐ Deb					

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31 (Official Form 1) (04/13) Pg 3	B of 24 Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	<u> </u>
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Mel Cooper Signature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
Č	(Signature of Foreign Representative)
Signature of Joint Debtor Telephone Number (if not represented by attorney) Date	(Printed Name of Foreign Representative) Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ William H. Salgado Signature of Attorney for Debtor(s) William H. Salgado Printed Name of Attorney for Debtor(s) Firm Name 37-06 82nd Street Suite 310 Jackson Heights, NY 11373 Address 718 458 0047 Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Printed Name of Authorized Individual Date	Address X Signature Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Southern District of New York

In re Mel Cooper	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Page 2

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

☐ 3. I certify that I requested credit counseling services from an approved agency but
was unable to obtain the services during the seven days from the time I made my request, and the
following exigent circumstances merit a temporary waiver of the credit counseling requirement
so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Mel Cooper	
D /	
Date:	

Certificate Number: 00478-NYS-CC-022677508

CERTIFICATE OF COUNSELING

I CERTIFY that on <u>January 28, 2014</u>, at <u>8:13</u> o'clock <u>PM PST</u>, <u>Mel Cooper</u> received from <u>Springboard Nonprofit Consumer Credit Management</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Southern District of New York</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 28, 2014

By: /s/Heather Shanahan for Heather Shanahan

Name: Heather Shanahan

Title: Sr. Bankruptcy Manager

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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B6A (Official Form 6A) (12/07)

In re	Cooper, Mel	Case No.	
-	Debtor	(If known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None	Signal Si			
Enter (SP) Divisor (SP) Enter (SP) Ente				
	To			

(Report also on Summary of Schedules.)

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B 6B (Official Form 6B) (12/07)

In re	Mel Cooper ,	Case No.	
	Debtor	(If kn	own)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				300.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TD Bank Personal Checking Account		5,000.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.	×			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		a talent	The state of the s
6. Wearing apparel.		Bulgari Watch		5,000.00
7. Furs and jewelry.	x	Table rick Mind Mind Man (A La Vick Triph) In Paracter against the state character (A Mind Man (A		ritroitettiitiitiitiin veesta taavaataa kuutuu kuutuu kuutusta kasta kasta kasta kasta kasta ka ka ka ka ka ka Kanta ka
8. Firearms and sports, photographic, and other hobby equipment.	×			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	×		දින්තුවලි (විසි.කර්ඩ	esta (m. 1886). Medie kallende kallende kallende kan mengen, sampa sebia di dalam kelanda kelandi. Kelanda terbahkan kallende kallendi kelan Kallende kallende kallende bersah di medientakan mengelah kelanda ke
10. Annuities. Itemize and name each issuer.	×	A STATE OF THE PROPERTY OF THE		
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x	The state of the s		

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In re Mel Cooper ,	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(If known)

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Imperial Capital LLC		นพป <i>สโสโฟฟ</i> 10,000.00
14. Interests in partnerships or joint ventures. Itemize.		QT Talk LLC (one third interest)		UNDETGRMINED
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
 Other liquidated debts owed to debtor including tax refunds. Give particulars. 	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	×			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	×			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
		The state of the s		

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In re	Mel Cooper	, Cas	e No.
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	x	200000		
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Jaguar		15,000.00
26. Boats, motors, and accessories.	x		2.2	
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	x	Tall Bell shock means		A STATE OF THE STA
29. Machinery, fixtures, equipment, and supplies used in business.	X		usi sofidi. Perendikan	
30. Inventory.	x		ta de	
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	×			
33. Farming equipment and implements.	X	The second secon		
34. Farm supplies, chemicals, and feed.		Commence and the second	process concess con	7000 21 1 2 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1
35. Other personal property of any kind not already listed. Itemize.	x			
		continuation sheets attached Total	>	\$ 35,500.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B 6D (Official Form 6D) (12/07)

In re	Mel Cooper		Case No.	
	Debtor	_		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.000702634692								
			VALUE \$					
ACCOUNT NO.30016588404								
			VALUE \$					
ACCOUNT NO.1205216178								
			VALUE \$ Subtotal ▶		l		•	d
continuation sheets attached			(Total of this page)				\$	\$
			Total ► (Use only on last page)				\$ (Report also on Summary of Schedules.)	\$ (If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (04/13)

In re	Mel Cooper	Case No.
_	Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Mel Cooper		Case No.	
Debtor	,		if known)

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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	Debto	r				(if known)	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	·
	。如果我们就是一个人,我们就是一个人,我们就是一个人,我们就是一个人,我们就是一个人,我们就是一个人,我们就是一个人,我们就是一个人,我们就是一个人,我们就是一
The second secon	

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Fill in this information to identify	our case:					
Mel Cooper	<u> </u>	.,				
Debtor 1 First Name	Middle Name L	ast Name	_			
Debtor 2 (Spouse, if filing) First Name	Middle Name L	ast Name	-			
United States Bankruptcy Court for the:	Southern District of New York					
Case number				Check if this	s is:	
(If known)				An ame	nded filing	
					ement showing por	
Official Form B 6I	× .			MM / DD /		•
Schedule I: You	r Income					12/13
supplying correct information. If yof you are separated and your spouseparate sheet to this form. On the Part 1: Describe Employm	se is not filing with you, do top of any additional page	o not include info	mation abo	ut your spous	se. If more space is	needed, attach a
Fill in your employment information.		Debtor 1			Debtor 2 or non	-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employee	i	aanag aanaa ka sa	Employed Not employed	i
Include part-time, seasonal, or self-employed work.		Kommid			<u> </u>	
Occupation may include student or homemaker, if it applies.	Occupation	-	· - 10 11			
	Employer's name					
	Employer's address	Number Street			Number Street	
		City	State ZIP	Code	City	State ZIP Code
	How long employed there	?				
David Dataile About						
Part 2: Give Details About						
Estimate monthly income as of spouse unless you are separated		. If you have nothin	g to report for	or any line, writ	te \$0 in the space. In	clude your non-filing
If you or your non-filing spouse had below. If you need more space, a			mation for al	l employers fo	r that person on the l	ines
			Foi	Debtor 1	For Debtor 2 or non-filing spous	· ·. 9
List monthly gross wages, sal deductions). If not paid monthly,			2. \$	-	\$	-
3. Estimate and list monthly ove	rtime pay.		3. + \$		+ \$	
4. Calculate gross income. Add I	ine 2 + line 3.		4. \$		\$	-

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Debtor 1

Mel Cooper		
000po.		Case number (if known)
Claud Man	AP LB AT	

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$	\$	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$	\$	
5b. Mandatory contributions for retirement plans	5b.	\$	-	
5c. Voluntary contributions for retirement plans	5c.	\$	\$	
5d. Required repayments of retirement fund loans	5d.	\$	\$	
5e. Insurance	5e.	\$	\$	
5f. Domestic support obligations	5f.	\$		- T
5g. Union dues	5g.	\$	\$	Ţ.
5h. Other deductions. Specify:	5h.	+\$	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	. 6.	\$	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	\$:
8. List all other income regularly received:				٠.
8a. Net income from rental property and from operating a business, profession, or farm				•
Attach a statement for each property and business showing gross				
receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ 4,000.00	\$	
8b. Interest and dividends	8b.	\$	<u> </u>	
8c. Family support payments that you, a non-filing spouse, or a depend regularly receive	lent			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$	
8d. Unemployment compensation	8d.	\$	<u> </u>	
8e. Social Security	8e.	\$ 2,200.00	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistathat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	nce 8f.	\$. \$	
8g. Pension or retirement income	. 8g.	er.	œ.	
8h. Other monthly income. Specify:	•	a	.	
	8h.	+\$	+\$	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>6,200.00</u>	+ \$ 0.00 =	\$6,200.0 0
11. State all other regular contributions to the expenses that you list in Sche				,
Include contributions from an unmarried partner, members of your household, other friends or relatives.	your d	ependents, your ro	ommates, and	
Do not include any amounts already included in lines 2-10 or amounts that are	e not a	vailable to pay expe	enses listed in Schedule J.	
Specify:			11. +	\$
12. Add the amount in the last column of line 10 to the amount in line 11. The	e resul	t is the combined m	onthly income.	6 200 00
Write that amount on the Summary of Schedules and Statistical Summary of C	Certain	Liabilities and Rela	ated Data, if it applies 12.	\$ 6,200.00 Combined
13. Do you expect an increase or decrease within the year after you file this	form	•		monthly income
Yes. Explain: Expect to receive funds from business that h	ave b	een retained fro	om debtor.	

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		·		<u> </u>			
Fill in this ir	iformation to identify yo	our case:					
Debtor 1	Mel Cooper First Name	Middle Name	Last Name	Check	t if this is:		
Debtor 2		APAR Management	Last Name	🔲 🔲 An	amended fili	ng	
(Spouse, if filing) United States	Bankruptcy Court for the:	Middle Name	District of			howing post-r the following	petition chapter 13 date:
Case number				MN	I / DD / YYYY	_	
(if known)							because Debtor 2
Official I	Form B 6J			ma	aintains a sep	arate househ	old
Sched	lule J: You	r Expense	S				12/13
information.	ete and accurate as pose If more space is needed nswer every question.	sible. If two married pe , attach another sheet	ople are filing to this form.	ng together, both are equ . On the top of any additi	ally responsit onal pages, w	ole for supplying the your name	ng correct and case number
Part 1:	Describe Your House	ehold					
1. Is this a joi	int case?						
	o to line 2. Des Debtor 2 live in a se	parate household?					
	No	•					
	Yes. Debtor 2 must file	a separate Schedule J.					
Do not list I	ve dependents? Debtor 1 and	☑ No ☑ Yes. Fill out this info	rmation for	Dependent's relationship t Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
Debtor 2.	e the dependents'	each dependent		. Daughter	<u></u>	5	✓ No
names.	e the dependents'			Dadgittei			Yes
							No Yes
							No
						 	Yes
							No
							Yes
							No
							Yes
expenses	penses include of people other than nd your dependents?	No ✓ Yes					
Part 2: E	stimate Your Ongoin	a Monthly Expense:	8				
				re using this form as a s	upplement in a	a Chapter 13 c	ase to report
expenses as applicable da		ruptcy is filed. If this is	a suppleme	ental <i>Schedule J</i> , check t	he box at the	top of the form	n and fill in the
•	nses paid for with non-	•	•			1 2 04 (54.1	
	stance and have include		•			Your expe	IISES III.
	or home ownership ex for the ground or lot.	penses for your reside	ence. Include	first mortgage payments a	and 4.	\$	3,700.00
	luded in line 4:						
	l estate taxes				4a.		
•	perty, homeowner's, or re				4b.		
	ne maintenance, repair, a				4c.	\$	
4d. Hon	neowner's association or o	condominium dues			4d .	\$	

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Debtor 1

Mel Cooper

irst Name Middle Name Last Name

Case number (if known)

	<u>.</u>	Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$
6b. Water, sewer, garbage collection	6b.	\$
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00_
6d. Other. Specify:	6d.	\$
7. Food and housekeeping supplies	7.	\$500.00_
8. Childcare and children's education costs	8.	\$150.00_
9. Clothing, laundry, and dry cleaning	9.	\$60.00_
10. Personal care products and services	10.	\$
11. Medical and dental expenses	11.	\$
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$ 160.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
14. Charitable contributions and religious donations	14.	\$
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$
15b. Health insurance	15b.	\$
15c. Vehicle insurance	15c.	\$165.00_
15d. Other insurance. Specify:	15d.	\$
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$
17b. Car payments for Vehicle 2	17b.	\$
17c. Other. Specify:	17c.	\$
17d. Other. Specify:	17d.	\$
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 	18.	\$2.000.00
19. Other payments you make to support others who do not live with you.		
Specify:	19.	\$
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc.	ome.	
20a. Mortgages on other property	20a.	\$
20b. Real estate taxes	20b.	\$
20c. Property, homeowner's, or renter's insurance	20c.	\$
20d. Maintenance, repair, and upkeep expenses	20d.	\$
20e. Homeowner's association or condominium dues	20e.	\$

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Debtor 1	Mel Cooper			Case number (if known)				
	First Name Midd	e Name	Last Name					
21. Other .	Specify:	AAA			21.	+\$		
	nonthly expenses. A		nrough 21.		22.	\$	6,835.00	
	te your monthly ne		this imagena) from Cabadyla I		23a.	\$	6,200.00	
	opy line 12 (your co.		thly income) from Schedule I. line 22 above.		23b.	-\$	6,835.00	
	ubtract your monthly ne result is your <i>mol</i>	•	rom your monthly income.		23c.	\$	-635.00	
For exar	mple, do you expect le payment to increa	to finish pay	re in your expenses within the ving for your car loan within the yase because of a modification to receive income from busing	ear or do you expect your	from	ı debtor du	e to litigation.	

United States Bankruptcy Court Southern District of New York

		Southern District of New York		
In re	Mei Cooper		Case No.	
		Debtor(s)	Chapter	13
	VER	IFICATION OF CREDITOR	MATRIX	
Γhe ab	ove-named Debtor hereby verifies	that the attached list of creditors is true and co	orrect to the best o	of his/her knowledge.
Date:		/s/ Mei Cooper Mei Cooper		
		Signature of Debtor		

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Ero Rental 2440 NE Miami Gardens Drive Miami, FL 33180

Henry Borroto 408 Long Trail Terrace Rockville, MD 20850

Dr. David L. Hoexter 654 Madison Avenue Suite 1002 New York, NY 10065

Smadar Harush 350 West $50^{\rm th}$ Street Apt 101 New York, NY 10019

Entered 01/31/14 02:32:06 Main Document 14-10221-alg Filed 01/31/14 Doc 1 Pg 22 of 24 B 201B (Form 201B) (12/09) **United States Bankruptcy Court** Southern District of New York Mel Cooper Case No. Debtor(s) Chapter 13 CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. Mel Cooper X /s/ Mel Cooper

Signature of Debtor

Signature of Joint Debtor (if any)

Date

Printed Name(s) of Debtor(s)

Case No. (if known)

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R	6F	(Official	Form	6F)	(12/07)	
b	OI.	Controlar	I OI III	01 1	112/0/1	

In re	Mel Cooper		_•	Case No.	
-		Debtor			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF CREDITOR'S NAME, DATE CLAIM WAS JNLIQUIDATED CONTINGENT CODEBTOR CLAIM MAILING ADDRESS INCURRED AND DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. Various Dates, Funds Received Ero Rentals 46,000.00 2440 NE Miami Gardens Dr. Miami, FL 33180 ACCOUNT NO. App 03/13 **Funds Received** Henry Borroto 2,800.00 408 Long Trail Terrace Rockville, MD 20850 ACCOUNT NO. **Dental Services** Dr. David L. Hoexter 6,000.00 654 Madison Ave Ste 1002 New York, NY 10065 ACCOUNT NO. Rental for 12/13 and 01/14 Smadar Harush 7,400.00 350 West 50th St. Apt 101 New York, NY 10019 Subtotal➤ \$ 62,200.00 \$ continuation sheets attached (Use only on last page of the completed Schedule F.) 62,200.00 (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Declaration

Mel Cooper, the debtor herein, declares the following regarding monthly income.

I am self employed. I work arranging financial transactions. I do not get paid on a regular basis, but only as I am able to close a transaction. Consequently, I do not have pay stubs or similar documentation showing my income.

Considering the funds I earned during 2013, my monthly income from my work was on the average \$4000.

January 29, 2013

S/ Mel Cooper